

Certificate Number: 01267-NJ-CC-016857745



01267-NJ-CC-016857745

CERTIFICATE OF COUNSELING

I CERTIFY that on December 14, 2011, at 7:16 o'clock PM CST, Ethan H Blumenfeld received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 14, 2011 By: /s/Carlos Aguilar

Name: Carlos Aguilar

Title: Counselor I

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).